

**CLAIMS**

What is claimed is:

1. A financial transaction system comprising: a financial institution; a financial alternative to currency issued by the financial institution to one or more consumers; and a participating merchant network accepting the financial alternative to currency to provide goods or services to the one or more consumers and receive reimbursement for the goods and services from the financial institution; wherein the financial institution charges the one or more consumers for the goods or services purchased using the financial alternative to currency and provides to each of the one or more consumers an award related to a total value of the goods or services purchased by each of the one or more consumers using the financial alternative to currency, each of the one or more consumers' awards being electronically transferable to one or more other financial accounts accepting electronic transfers through a standard routing system.
2. The financial transaction system of claim 1, wherein the standard routing system is an American Bankers Association routing system.
3. The financial transaction system of claim 1, wherein the standard routing system is an Automated Clearing House routing system.

4. The financial transaction system of claim 1, wherein the one or more other financial accounts accepting electronic transfers through the standard routing system comprise one or more bank accounts.

5. The financial transaction system of claim 1, wherein the one or more other financial accounts accepting electronic transfers through the standard routing system comprise one or more investment accounts.

6. The financial transaction system of claim 1, wherein at least one of the one or more other financial accounts accepting electronic transfers through the standard routing system is not in the name of the one or more consumers whose award is electronically transferable to the one or more other accounts.

7. The financial transaction system of claim 1, wherein the each of the one or more consumers' awards are automatically electronically transferable, based on an accumulated award amount, to the one or more other financial accounts accepting electronic transfers through the standard routing system.

8. The financial transaction system of claim 1, wherein the each of the one or more consumers' awards are automatically electronically transferable, based on a predefined schedule, to the one or more other financial accounts accepting electronic transfers through the standard routing system.

9. The financial transaction system of claim 1, wherein the one or more other financial accounts accepting electronic transfers through the standard routing system are saved for faster subsequent transfers.

10. The financial transaction system of claim 1, further comprising an interface, accessible by the one or more consumers, for electronically transferring their award into the one or more other financial accounts accepting electronic transfers through the standard routing system.

11. A method for increasing a financial institution's revenue from a financial alternative to currency provided to one or more consumers, the method comprising: receiving requests for reimbursement from one or more members of a participating merchant network accepting the financial alternative to currency, the one or more members providing goods or services to the one or more consumers using the financial alternative to currency; reimbursing the one or more members of the participating merchant network; transmitting periodically to each of the one or more consumers a request for repayment of the reimbursements related to each of the one or more consumers; totaling the reimbursements over a predetermined time period corresponding to each of the one or more consumers; providing an award to each of the one or more consumers related to the corresponding totaled reimbursement for each of the one or more consumers; and allowing each of the one or more consumers to electronically transfer their award to one or more other financial accounts accepting electronic transfers through a standard routing system.

12. The method of claim 11, wherein the standard routing system is an American Bankers Association routing system.

13. The method of claim 11, wherein the standard routing system is an Automated Clearing House routing system.

14. The method of claim 11, wherein the one or more other financial accounts accepting electronic transfers through the standard routing system comprise one or more bank accounts.

15. The method of claim 11, wherein the one or more other financial accounts accepting electronic transfers through the standard routing system comprise one or more investment accounts.

16. The method of claim 11, wherein at least one of the one or more other financial accounts accepting electronic transfers through the standard routing system is not in the name of the one or more consumers who are allowed to electronically transfer their award to the one or more other accounts.

17. The method of claim 11, wherein the allowing each of the one or more consumers to electronically transfer their award comprises allowing each of the one or more consumers to automatically electronically transfer their award, based on an accumulated

award amount, to the one or more other financial accounts accepting electronic transfers through the standard routing system.

18. The method of claim 11, wherein the allowing each of the one or more consumers to electronically transfer their award comprises allowing each of the one or more consumers to automatically electronically transfer their award, based on a predefined schedule, to the one or more other financial accounts accepting electronic transfers through the standard routing system.

19. The method of claim 11, wherein the one or more other financial accounts accepting electronic transfers through the standard routing system are saved for faster subsequent transfers.

20. The method of claim 11, wherein the allowing each of the one or more consumers to electronically transfer their award comprises providing an interface, accessible by the one or more consumers, for electronically transferring their award into the one or more other financial accounts accepting electronic transfers through the standard routing system.

21. An electronically transferable award system for increasing a consumer's use of a financial alternative to currency, the electronically transferable award system comprising: an electronically transferable award, wherein the electronically transferable award was awarded to the consumer in proportion to the consumer's purchases with the financial

alternative to currency; and an electronic award transfer interface, wherein the electronic award transfer interface is accessible by the consumer and is used by the consumer to electronically transfer their award into one or more other financial accounts accepting electronic transfers through a standard routing system.

22. The electronically transferable award system of claim 21, wherein the standard routing system is an American Bankers Association routing system.

23. The electronically transferable award system of claim 21, wherein the standard routing system is an Automated Clearing House routing system.

24. The electronically transferable award system of claim 21, wherein the one or more other financial accounts accepting electronic transfers through the standard routing system comprise one or more bank accounts.

25. The electronically transferable award system of claim 21, wherein the one or more other financial accounts accepting electronic transfers through the standard routing system comprise one or more investment accounts.

26. The electronically transferable award system of claim 21, wherein at least one of the one or more other financial accounts accepting electronic transfers through the standard routing system is not in the name of the consumer.

27. The electronically transferable award system of claim 21, wherein the electronically transferable award is automatically electronically transferable based on an accumulated award amount.

28. The electronically transferable award system of claim 21, wherein the electronically transferable award is automatically electronically transferable based on a predefined schedule.

29. The electronically transferable award system of claim 21, wherein the electronic award transfer interface further presents to the consumer saved financial accounts previously defined by the consumer.